

In re:  
Kalifa M Tate  
Kalifa M Tate  
Debtors

Case No. 18-11290-mdc  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Dec 27, 2021

User: admin  
Form ID: 309A

Page 1 of 3  
Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 29, 2021:

Recip ID	Recipient Name and Address
db	+ Kalifa M Tate, 5024 Hutchinson Street, Philadelphia, PA 19141-3917
db	+ Kalifa M Tate, MAILING ADDRESS:, 409 Smee Road, Middletown, DE 19709-9939
14063294	+ Aes/m&t As Elt, Pob 61047, Harrisburg, PA 17106-1047
14063298	+ Apothaker & Associates, P.C., 520 Fellowship Road, C306, Mount Laurel, NJ 08054-3410
14063300	++ CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262 address filed with court:, Caine & Weiner, Attn: Bankruptcy, 21210 Erwin St, Woodland Hills, CA 91367
14063308	+ ERC, P.O. Box 51547, Jacksonville, FL 32240
14063309	+ FedLoan Servicing, Attention: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
14063310	+ Infiniti Motor Accep, Pob 660366, Dallas, TX 75266-0366
14063312	+ Jaquan Watson, 3237 W. Norris Street, Philadelphia, PA 19121-1716
14103350	+ New Penn Financial LLC, d/b/a Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826
14075237	+ PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
14063316	+ Philadelphia Fed Cr Un, 12800 Townsend Rd, Philadelphia, PA 19154-1095
14063317	+ Police and Fire Federal Credit Union, 901 Arch Street, Philadelphia, PA 19107-2495
14063320	+ Shakira Goodman, 409 Smee Road, Middletown, DE 19709-9939
14063321	+ Shellpoint Mortgage Servicing, Attn: Bankruptcy, Po Box 10826, Greenville, SC 29603-0826
14112216	+ U.S. Department of Education, C/O FedLoan Servicing, P.O. Box 69184, Harrisburg PA 17106-9184
14063322	+ USAA Federal Savings Bank, c/o Robertson, Anschutz, Schneid, Crane, PO Box 272410, Boca Raton, FL 33427-2410

TOTAL: 17

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: dmo160west@gmail.com	Dec 28 2021 02:52:00	DAVID M. OFFEN, The Curtis Center, 601 Walnut Street, Suite 160 West, Philadelphia, PA 19106
tr	+ EDI: FGARYFSEITZ.COM	Dec 28 2021 07:58:00	GARY F. SEITZ, Gellert Scali Busenkell & Brown LLC, 8 Penn Center, 1628 John F. Kennedy Blvd, Suite 1901, Philadelphia, PA 19103-2113
smg	Email/Text: megan.harper@phila.gov	Dec 28 2021 02:52:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Dec 28 2021 07:58:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 28 2021 02:52:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov		

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		Dec 28 2021 02:52:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov		
		Dec 28 2021 02:52:00	United States Trustee, Office of the U.S. Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908
14101354	EDI: PHINAMERI.COM		
		Dec 28 2021 07:58:00	AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096
14063295	+ EDI: PHINAMERI.COM		
		Dec 28 2021 07:58:00	AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853
14092805	EDI: BECKLEE.COM		
		Dec 28 2021 07:58:00	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14063296	+ EDI: AMEREXPR.COM		
		Dec 28 2021 07:58:00	Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
14063299	Email/Text: Bankruptcy.Processing@bluegreenvacations.com		
		Dec 28 2021 02:52:00	Bluegreen Corp, 4960 Conference Way N, Boca Raton, FL 33431
14063301	+ EDI: CAPITALONE.COM		
		Dec 28 2021 07:58:00	Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14063303	+ EDI: CITICORP.COM		
		Dec 28 2021 07:58:00	Citibank/Best Buy, Citicorp Credit Srvs/Centralized Bankrup, Po Box 790040, St. Louis, MO 63179-0040
14063304	+ EDI: CONVERGENT.COM		
		Dec 28 2021 07:58:00	Convergent Outsourcing, Inc, Po Box 9004, Renton, WA 98057-9004
14063305	Email/Text: bankruptcy@credencerm.com		
		Dec 28 2021 02:52:00	Credence Resource Management LLC, PO Box 2300, Southgate, MI 48195-4300
14063306	+ Email/PDF: creditonebknotifications@resurgent.com		
		Dec 28 2021 03:01:47	Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873
14063307	Email/Text: REV_Bankruptcy_General@state.de.us		
		Dec 28 2021 02:52:00	Delaware Division of Revenue, P.O. Box 830, Wilmington, DE 19899-0830
14229363	EDI: ECMC.COM		
		Dec 28 2021 07:58:00	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408
14063311	+ EDI: IRS.COM		
		Dec 28 2021 07:58:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
14101689	Email/PDF: resurgentbknotifications@resurgent.com		
		Dec 28 2021 03:01:44	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14063313	+ EDI: NFCU.COM		
		Dec 28 2021 07:58:00	Navy Fcu, 820 Follin Lane, Vienna, VA 22180-4907
14063314	+ EDI: NFCU.COM		
		Dec 28 2021 07:58:00	Navy Federal Credit Union, Attn: Bankruptcy, Po Box 3000, Merrifield, VA 22119-3000
14101237	+ Email/PDF: resurgentbknotifications@resurgent.com		
		Dec 28 2021 03:01:44	PYOD, LLC its successors and assigns as assignee, of Capital One, F.S.B., Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
14063318	Email/Text: Supportservices@receivablesperformance.com		
		Dec 28 2021 02:52:00	Receivable Performance Management LLC, PO Box 1548, Lynnwood, WA 98046-1548
14070227	EDI: AISSPRINT		
		Dec 28 2021 07:58:00	Sprint Corp, Attention Bankruptcy, PO Box 7949, Overland Park, KS 7949-0949
14063319	+ EDI: DRIV.COM		
		Dec 28 2021 07:58:00	Santander Consumer USA, Po Box 961245, Ft Worth, TX 76161-0244
14098603	+ Email/Text: RASEBN@raslg.com		
		Dec 28 2021 02:52:00	USAA Federal Savings Bank, c/o Robertson, Anschutz, Schneid, Crane, 10700 Abbott's Bridge

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Road, Suite 170, Duluth, Ga 30097-8461

TOTAL: 28

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14111339	*P++	AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court:, Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096
14111340	*P++	AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court:, Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096
14111341	*P++	AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court:, Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096
14111342	*P++	AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court:, Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096
14063297	*+	Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
14063315	*+	Navy Federal Credit Union, Attn: Bankruptcy, Po Box 3000, Merrifield, VA 22119-3000
14063302	##+	Central Financial Control, 1500 S. Douglass Road, Anaheim, CA 92806-6912

TOTAL: 0 Undeliverable, 6 Duplicate, 1 Out of date forwarding address

**NOTICE CERTIFICATION**

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 29, 2021

Signature: /s/Joseph Speetjens

<b>Information to identify the case:</b>			
Debtor 1:	<b>Kalifa M Tate</b>		Social Security number or ITIN: xxx-xx-5218
	First Name	Middle Name	Last Name
Debtor 2:	<b>Kalifa M Tate</b>		Social Security number or ITIN: xxx-xx-5218
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Eastern District of Pennsylvania		Date case filed in chapter: 13 2/27/18
Case number:	18-11290-mdc		Date case converted to chapter: 7 12/27/21

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

10/20

**\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\***

**For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Kalifa M Tate	Kalifa M Tate
2. All other names used in the last 8 years	aka Kalifa Pue	
3. Address	5024 Hutchinson Street Philadelphia, PA 19141	MAILING ADDRESS: 409 Smee Road Middletown, DE 19709
4. Debtor's attorney Name and address	DAVID M. OFFEN The Curtis Center 601 Walnut Street Suite 160 West Philadelphia, PA 19106	Contact phone (215) 625-9600 Email: dmo160west@gmail.com
5. Bankruptcy trustee Name and address	GARY F. SEITZ Gellert Scali Busenkell & Brown LLC 8 Penn Center 1628 John F. Kennedy Blvd Suite 1901 Philadelphia, PA 19103	Contact phone 215-238-0011 Email: gseitz@gsbblaw.com

For more information, see page 2 >

Debtor **Kalifa M Tate** and **Kalifa M Tate**

Case number **18-11290-mdc**

<b>6. Bankruptcy clerk's office</b>	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office — 8:30 A.M. to 5:00 P.M.; Reading Office — 8:00 A.M. to 4:30 P.M.
Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .		Contact phone (215)408-2800
		Date: 12/27/21
<b>7. Meeting of creditors</b>	<b>January 27, 2022 at 10:00 AM</b>	Location: <b>Section 341 Meeting will be conducted by telephone. Please consult the docket or contact the trustee appointed to the case for access or call-in information.</b>
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	
<b>8. Presumption of abuse</b>	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>	<b>Filing deadline: 3/28/22</b>
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul>	
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	